Electronic Acknowledgement Receipt				
EFS ID:	5533592			
Application Number:	10766863			
International Application Number:				
Confirmation Number:	3915			
Title of Invention:	Credit management system and method			
First Named Inventor/Applicant Name:	Harald Hinderer			
Customer Number:	60668			
Filer:	Erin Marie File/veronica bayne			
Filer Authorized By:	Erin Marie File			
Attorney Docket Number:	07781.0139-00			
Receipt Date:	17-JUN-2009			
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Time Stamp:	14:50:41			
Application Type:	Utility under 35 USC 111(a)			
Payment information:				

## Payment information:

Submitted wi	ubmitted with Payment no		no		
File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Amend_AF_06_09.pdf	715809	yes	20

Multipart Description/PDF files in .zip description				
Document Description	Start	End		
Amendment After Final	1	1		
Claims	2	11		
Applicant Arguments/Remarks Made in an Amendment	12	20		

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Information:

Total Files Size (in bytes):

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.